

SYSTEM, METHOD AND APPARATUS FOR PROVIDING FINANCIAL SERVICES

ABSTRACT

5 The present invention is a system, method and apparatus for a terminal capable of
accepting debit/credit or ATM cards, checks, money orders, cashiers checks, travelers checks,
as well as a drivers license, state identification card, birth certificate and additionally any type
of information that may be inputted into the terminal such as, but not limited to, an
individuals direct deposit account (DDA) number, savings account number, etc. to facilitate a
10 purchase, transfer of funds, wire of funds, cash-back option, etc. at a merchant location. In
addition, the present invention will allow an individual to purchase pre-paid credit-type cards,
pre-paid telecom cards, stamps, etc. at the terminal.